



Michael R. Wing  
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August 17, 2012

**VIA CERTIFIED MAIL AND FIRST CLASS MAIL**

Capricorn Centre, LLC  
240 Maryanne Drive  
Macon, Georgia 31220  
Attn: Ronald B. Conners, Manager

Ronald B. Conners  
240 Maryanne Drive  
Macon, Georgia 31220

W. Tony Long  
140 Hines Terrace  
Macon, Georgia 31204

Raymond O. Ballard, Jr.  
P.O. Box 7622  
Macon, Georgia 31220

Jack W. Jenkins  
P.O. Box 13  
Macon, Georgia 31202

L. Robert Lovett  
P.O. Box 185  
Macon, Georgia 31202

Gene Dunwody, Sr.  
300 Mulberry Street, Suite 604  
Macon, Georgia 31201

Gene Dunwody, Jr.  
300 Mulberry Street, Suite 604  
Macon, Georgia 31201

**Re:** Commercial Loan Agreement dated April 16, 2010 (the "Loan Agreement") by and between Capricorn Centre, LLC ("Borrower") and Atlantic Southern Bank; Promissory Note dated April 16, 2010 from Borrower to the order of Atlantic Southern Bank in the principal amount of \$176,452.13 (as modified, renewed, restated or otherwise amended from time to time, the "Note"; Loan No. [REDACTED] 4500); Guaranty dated April 16, 2010 by W. Tony Long in favor of Atlantic Southern Bank, Guaranty dated April 16, 2010 by Ronald B. Conners in favor of Atlantic Southern Bank, Guaranty dated April 16, 2010 by Raymond O. Ballard, Jr. in favor of Atlantic Southern Bank, Guaranty dated April 16, 2010 by Jack W. Jenkins in favor of Atlantic Southern Bank, Guaranty dated April 16, 2010 by L. Robert Lovett in favor of Atlantic Southern Bank, Guaranty dated April 16, 2010 by Eugene C. Dunwody, Sr. in favor of Atlantic Southern Bank, and Guaranty dated April 16, 2010 by Eugene C. Dunwody, Jr. in favor of Atlantic Southern Bank (collectively, the "Guarantees") (the Loan Agreement, the Note, the Guarantees, and the documents, instruments, and agreements related thereto may be referred to collectively herein as the "Loan Documents")

Gentlemen:

The undersigned and this law firm represent CertusBank, N.A. ("CertusBank"), the current owner and holder of the above-referenced Loan Documents by virtue of purchase and assignment from the Federal Deposit Insurance Corporation as Receiver for Atlantic Southern Bank. Any capitalized terms used but not defined herein shall have the meanings ascribed thereto in the Loan Documents.

ATL 18,705,061v1

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This letter is written to inform you that the Note has matured and accordingly, the entire unpaid principal indebtedness evidenced by the Note, together with all interest, fees, and other charges accrued thereon, is immediately due and payable in full and demand for the immediate payment of such sums is hereby made as follows:

Principal:	\$176,752.13
Accrued Interest:	\$11,371.14 as of August 17, 2012 (plus a per diem thereafter of \$29.46)
Late Fees:	\$605.05
Accrued Fees:	<u>\$8,983.90</u>
Total Outstanding:	\$197,712.22 as of August 17, 2012

Be advised that the Note provides for the payment of all costs of collection, including attorneys' fees, if collected by or through an attorney-at-law. You are hereby given the ten (10) day notice required by O.C.G.A. § 13-1-11, that the provisions of the Note relating to the payment of reasonable attorneys' fees in addition to all amounts due under the Note shall be enforced. You have ten (10) days after receipt of this letter in which to pay all amounts due and owing on the Note to avoid payment of attorneys' fees. If payment is not made within that time, CertusBank may collect reasonable attorneys' fees allowable by law in addition to all amounts due under the Note.

In addition to the foregoing, be advised that CertusBank reserves the right to exercise any or all of its remedies under the Note and the other Loan Documents, at law, or in equity, by virtue of the aforesaid default, without further notice to Borrower or any other Person, and that any prior agreement by CertusBank to forbear from or forego the exercise of the rights and remedies available to CertusBank is no longer of any force or effect.

Please direct all future communication regarding this matter to the undersigned..

Sincerely,

Michael R. Wing

MRW/jso  
cc: CertusBank, N.A.

**THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**